Working from Home - Pros & Cons for Agents

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ADVANCES IN TECHNOLOGY have changed the face of customer service and the insurance industry. Customers expect to be able to reach your company 24/7, either via a call center or online. Premium payments can be made, policy changes requested, or claims reported at the touch of a button. Accessibility can be 24/7 via use of Internet phones, cell phones, laptops and other mobile devices. Taking advantage of technology to improve service to customers, and flexibility to your employees, is another value-added service of the professional insurance agent.

The Internet is available on smart phones in virtually every country on Earth. 50% of the US workforce holds a job that is compatible with at least partial telework and approximately 20-25% of the workforce teleworks at some frequency. (www.globalworkforceanalytics.com) Working remotely reduces a company's expenses, decreasing or eliminating the cost of office space, and frees up resources for additional service reps and equipment. The ability to work from anywhere also broadens the pool of available employees, since relocation is no longer required. The "cloud" has truly changed our lives, both professionally and personally.

Access to assistance 24/7 can be crucial if the system crashes after normal working hours, or a claim happens in the middle of the night. Working in the cloud allows employees to do their job from anywhere in the world if they have internet capability. Phone calls and emails can be forwarded to cellphones.

Even small companies can benefit from the ability to have their employees work remotely. This is especially true if customers are in multiple time zones. Being accessible to customers during their time zone's work hours is very important.

Remote access can be crucial for claims departments, especially during a storm-related disaster, such as Hurricane Sandy or Katrina, when roads are not navigable or power at the main office may be disrupted. Claims can be reported from a computer, phone or other mobile device.

Many people stress the desire for work/life balance when choosing a job. Benefits of working remotely include elimination of commuting times, and the ability to be home with children, family members or pets that may need assistance. Parents spend less time away from their children, and are able to participate in activities more easily. The transition to retirement can also be eased by working from home, especially if a part time option is available. Cost savings to the employee include reduced commuting and wardrobe expenses. A safety benefit is the ability to avoiding the roads on stormy days. The disturbing question of, "Am I well enough to go to the office?" is eliminated to the advantage of both the ailing employee and their colleagues.

Drawbacks include lack of interaction and developing relationships with coworkers. With employees scattered across the country, it can be difficult to get to know one another and develop camaraderie. Another drawback can be an increase in impromptu conference calls. For the employee, ready access to family is not always a plus, since there may be increased demands for attention. Where there are young children, day care or an in-house care giver can help to provide the employee with uninterrupted work time.

Standard homeowners policies may not provide adequate coverage for the business property used in the home. Additionally, if clients travel to employees homes, additional liability coverage may be required.

The days of the 9-5 office are long gone. Improved technology has made global staffing possible. Many benefits result both for the employee and the company. An awareness of the drawbacks can assist in overcoming or ameliorating them. No longer are employees tied to a desk in an office. The use of technology to work remotely and offer 24/7 service to your clients is another sign of the true insurance professional.

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